

United States Bankruptcy Court
District of NevadaIn re:
ANDRE TAYLOR BOYD
GWENDOLYN MADKINS BOYD
DebtorsCase No. 18-11586-leb
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0978-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 43

Date Rcvd: Jul 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 05, 2018.

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#+ANDRE TAYLOR BOYD, GWENDOLYN MADKINS BOYD, 564 BROKEN SHALE CIR, HENDERSON, NV 89052-2891
#+PATRICK R. DRISCOLL, THE LAW OFFICES OF PATRICK DRISCOLL, LLC, 3333 E. SERENE AVE., STE 150,
HENDERSON, NV 89074-6500
1st Franklin Financial, Acct No xxxxxxxx1392, 6335 US 49, Suite 20,
Hattiesburg, MS 39401
+Alamo Rent A Car, Acct No 03263517, PO Box 842264, Dallas, TX 75284-2264
+Budget, Acct No 12B058702, Avis Budget Car Rental, LLC, 6 Sylvan Way,
Parsippany, NJ 07054-3826
+Burketts Creek West, 18 millpond drive, Hattiesburg, MS 39401-5563
+Credence Resource Management, Acct No 239999203, PO Box 2300, Southgate, MI 48195-4300
+Credence Resource Management, Acct No 346766094, PO Box 2300, Southgate, MI 48195-4300
+Credence Resource Management, Acct No 346822186, PO Box 2300, Southgate, MI 48195-4300
+Diversified Adjustment Swervices, Inc, Acct No 22919100, Dasi-Bankruptcy,
60 Coon Rapids Blvd, Coon Rapids, MN 55448-5809
+Forrest Circuit Court, Acct No xx3275, 630 main street, Hattiesburg, MS 39401-3428
Forrest General Hospital, 6051 US 49, Hattiesburg, MS 39401
+Forrest Judgement, Acct No xxxxxxxxG479, 630 Main Street, Hattiesburg, MS 39401-3428
+HLS OF NEVADA, NEVADA WEST FINANCIAL, P.O. BOX 94703, LAS VEGAS, NV 89193-4703
+Mdhe, Acct No 4010195608777777, PO Box 7878, Madison, WI 53707-7878
+Mdhe, Acct No 5010195608777777, PO Box 7878, Madison, WI 53707-7878
+Mdhe, Acct No 6010195608777777, PO Box 7878, Madison, WI 53707-7878
+Mdhe, Acct No 7010195608777777, PO Box 7878, Madison, WI 53707-7878
+Nevada West Financial/, Acct No 113038, 7625 Dean Martin Dr Ste, Las Vegas, NV 89139-5975
+ONPASVOL, Acct No x6336, PO BOX 188, Brentwood, TN 37024-0188
+PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
+Regions Banks, Acct No Ending 2002, 3017 W. Seventh Street, Fort Worth, TX 76107-2223
++TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001
(address filed with court: Tower Loan, Acct No 30122090238, Attn: Bankruptcy,
406 Liberty Park Court, Flowood, MS 39232)
+Us Dept Ed, Acct No 28592957, Ecmc/Bankruptcy, PO Box 16408, St Paul, MN 55116-0408
+Us Dept Ed, Acct No 28603233, Ecmc/Bankruptcy, PO Box 16408, St Paul, MN 55116-0408
+Us Dept Of Ed/Great Lakes Higher Educati, Acct No 2010195608746577, Attn: Bankruptcy,
2401 International Lane, Madison, WI 53704-3121
+Us Dept Of Ed/Great Lakes Higher Educati, Acct No 2010195608751577, Attn: Bankruptcy,
2401 International Lane, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: BSDKROHN.COM Jul 04 2018 06:18:00 SHELLEY D KROHN, 510 S 8TH STREET,
LAS VEGAS, NV 89101-7003
ust
+E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Jul 04 2018 02:23:30 U.S. TRUSTEE - LV - 7,
300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
10384369
+EDI: GMACFS.COM Jul 04 2018 06:18:00 Ally Financial, Acct No 029924132421,
Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
10384370
+EDI: BANKAMER2.COM Jul 04 2018 06:18:00 Bank of America, Acct No Ending 3954,
Attn: FL1-300-01-29, PO Box 25118, Tampa, FL 33622-5118
10384371
+EDI: TSYS2.COM Jul 04 2018 06:18:00 Barclays Bank Delaware, Acct No 000205004722567,
100 S West St, Wilmington, DE 19801-5015
10384377
+EDI: CMIGROUP.COM Jul 04 2018 06:18:00 Credit Management, LP, Acct No 64718027,
Attn: Bankruptcy, PO Box 118288, Carrollton, TX 75011-8288
10384378
EDI: RCSFNBMARIN.COM Jul 04 2018 06:18:00 Credit one Bank, PO Box 98873,
Las Vegas, NV 89193-8873
10384382
EDI: AMINFOFP.COM Jul 04 2018 06:18:00 First Premier Bank, Acct No xxxxxxxxxxxx2460,
3820 N Louise Ave Tape Only, Sioux Falls, SD 57107-0145
10384380
+EDI: AMINFOFP.COM Jul 04 2018 06:18:00 First Premier Bank, Acct No 5178006027989641,
PO Box 5524, Sioux Falls, SD 57117-5524
10384381
+EDI: AMINFOFP.COM Jul 04 2018 06:18:00 First Premier Bank, Acct No 5178006675882460,
601 S Minnesota Ave, Sioux Falls, SD 57104-4824
10384386
EDI: RMSC.COM Jul 04 2018 06:18:00 JCPenney/SYNCB, PO Box 965036,
Orlando, FL 32896-5036
10384387
+EDI: RESURGENT.COM Jul 04 2018 06:18:00 LVNV Funding/Resurgent Capital,
Acct No 4447962199216155, PO Box 10497, Greenville, SC 29603-0497
10384392
+EDI: MID8.COM Jul 04 2018 06:18:00 Midland Funding, Acct No 8574464268,
Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
10384833
+EDI: PRA.COM Jul 04 2018 06:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
10384397
+EDI: DRIV.COM Jul 04 2018 06:18:00 Santander Consumer USA, Acct No 30000115830911000,
5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
10384403
+EDI: VERIZONCOMB.COM Jul 04 2018 06:19:00 Verizon, Acct No 78860520800001,
Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 16

District/off: 0978-2

User: admin
Form ID: 318Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA RECEIVABLES MANAGEMENT, LLC, PO BOX 41021, NORFOLK, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2018 at the address(es) listed below:

PATRICK R. DRISCOLL on behalf of Joint Debtor GWENDOLYN MADKINS BOYD
pdriscoll@patrickdriscolllaw.com,
shansen@patrickdriscolllaw.com;slee@patrickdriscolllaw.com;mobilebklasvegas@gmail.com
PATRICK R. DRISCOLL on behalf of Debtor ANDRE TAYLOR BOYD pdriscoll@patrickdriscolllaw.com,
shansen@patrickdriscolllaw.com;slee@patrickdriscolllaw.com;mobilebklasvegas@gmail.com
SHELLEY D KROHN shelley@trusteekrohn.com,
NV27@ecfbis.com;becca@trusteekrohn.com;jan@trusteekrohn.com
U.S. TRUSTEE - LV - 7 USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **ANDRE TAYLOR BOYD**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3174**

EIN --_-----

Debtor 2 **GWENDOLYN MADKINS BOYD**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8989**

EIN --_-----

United States Bankruptcy Court **District of Nevada**Case number: **18-11586-leb****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

ANDRE TAYLOR BOYD

GWENDOLYN MADKINS BOYD

7/3/18**By the court:**Mary A. Schott
Clerk of Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.